



Keith M. Lundin
U.S. Bankruptcy Judge

Dated: 2/22/2016



IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

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|-------------------------------|---|-----------------------|
| IN RE: | } | |
| Darlene H. McGilvray | } | |
| 9178 Christopher Ashley Drive | } | Case No. 11-09285 |
| Lyles, TN 37098 | } | Chapter 13 |
| SSN: xxx-xx-6237 | } | Judge Keith M. Lundin |
| Debtor. | } | |

**EXPEDITED ORDER GRANTING MOTION FOR COURT APPROVAL OF
LOAN MODIFICATION BETWEEN THE DEBTOR AND VENTURES TRUST
2013-I-NH, BY BSI FINANCIAL SERVICES, INC., COURT CLAIM #16**

This matter came before the Court on February 19, 2016, the Honorable Judge Randal S. Mashburn presiding, upon the Debtor's Expedited Motion for Court Approval of Loan Modification Between the Debtor and Ventures Trust 2013-I-NH, By BSI Financial Services, Inc., Court Claim #16. There being no opposition at the call of the docket, it is hereby ORDERED as follows:

1. The Debtor shall be permitted to accept a permanent loan modification with Ventures Trust 2013-I-NH, by BSI Financial Services, Inc.
2. The modified terms of the mortgage loan with Ventures Trust 2013-I-NH by BSI Financial Services, Inc. shall be as follows:
 - a. The "Interest Bearing Unpaid Principal Balance is U.S. \$175,923.86, less a deferred principal amount of \$36,011.67 and any forgiveness or down payment received towards arrearage".
 - b. The new Maturity Date will be March 1, 2056.

- c. The interest rate shall be 4.2500%.
 - d. Post modification new principal and interest payment shall be \$762.84.
 - e. The Estimated "T" (tax) payment amount shall be \$78.00.
 - f. The new total monthly payment including principal, interest, and tax shall be \$840.84 effective March 1, 2016 with first payment starting on April 1, 2016.
- 3. There shall be no contribution required by the Debtor for the loan modification;
 - 4. There shall be no pre-petition or post-petition arrearage due to BSI Financial, Inc., Court Claim #16, pursuant to the loan modification agreement.
 - 5. No other terms of the Confirmation Order shall be affected by this order.
 - 6. The Law Offices of James A. Flexer shall be allowed to apply for additional attorney fees for non-core services for time expended in connection with this matter and consistent with the Rule 2016 disclosure to be added to the already allowed attorney fees paid through the Debtor's Chapter 13 plan.

IT IS SO ORDERED.

This order was electronically signed and entered as indicated at the top of the first page.

APPROVED FOR ENTRY:

/s/ Bryan C. Penland

James A. Flexer, BPR #9447

Bryan C. Penland, BPR #025631

Attorney for Debtor

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CERTIFICATE OF SERVICE

I hereby certify that on February 19, 2016 I furnished a true and correct copy of the foregoing to the following parties in interest:

| | |
|--|-----------------------|
| Henry E. Hildebrand, III Chapter 13 Trustee P.O. Box 340019 Nashville, TN 37203-0019 | Electronic |
| Samuel K. Crocker, U.S. Trustee 318 Customs House, 701 Broadway Nashville, TN 37203 | Electronic |
| Darlene H. McGilvray 9178 Christopher Ashley Drive Lyles, TN 37098 | U.S. mail first class |
| BSI Financial Services, Inc. Attn: Modification Processing 7500 Old Georgetown Road, Suite 1350 Bethesda, MC 20814 | U.S. mail first class |
| BSI Financial Services, Inc. 314 S. Franklin Street Titusville, PA 16354 | U.S. mail first class |
| Jeremiah L. McGuire Brock & Scott, PLLC Attorney for BSI Financial Services, Inc. 3173 Kirby Whitten Rd, Suite 102 Barlett, TN 38134 | U.S. mail first class |

I have sent out 4 notices via U.S. mail first class.

/s/ Bryan C. Penland
Bryan C. Penland

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.